

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF GEORGIA**

ROSS A GRANTHAM

XXX-XX-5533,

EMILY JEAN GRANTHAM

XXX-XX-1444,

Debtor

: Chapter 13

: Case No.

:

CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee and the debtor(s) (or the Debtor's(s') employer) shall pay to the trustee the sum of \$ 612.00 monthly. (If the payments change over time include the following.) These plan payments change to \$_____ monthly on _____, 20__.
2. From the payments so received, the trustee shall make disbursements as follows:
 - (a) The trustee percentage fee as set by the United States Trustee.
 - (b) The monthly payments will be made on the following long-term debts: (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim.)

Name of Creditor	Month of First Payment Under Plan	Monthly Payment Amount

- (c) Preconfirmation adequate protection payments will be made to the following secured creditors and holders of executory contracts after the filing of a proof of claim by the creditor. These payments will be applied to reduce the principal of the claim.

Name of Creditor	Adequate Protection Amount
Capital One	100.00
Nissan	100.00

- (d) Attorney fees ordered pursuant to 11 U.S.C. §507(a)(2) of \$2,500.00 to be paid as follows:

Monthly Payment Amount
Woodall & Pflapsen, P.C. Per local rule

- (e) After confirmation of the plan, the secured creditors with allowed claims will be paid as follows:

Name of Creditor	Amount Due	Value	Interest Rate	Collateral	Monthly Payment Amount
Jared	1417	1417	5	Ring	27.00
Capital One Auto	14,400	*	5	'09 Chevy 910 Claim	272.00
Nissan	15,300	11,000	5	'07 Nissan Quest	208.00

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- (f) After the above are paid, distributions will be made to cure arrearages and other secured debts whose claims are duly proven and allowed as follows:

Name of Creditor	Estimated Amount Due	Value	Interest Rate	Collateral

- (g) The following collateral is surrendered to the creditor:

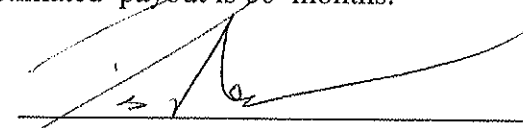
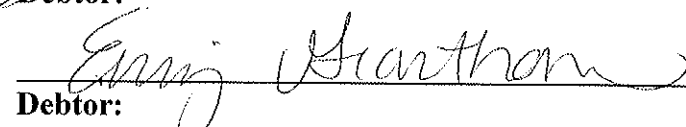
Name of Creditor	Description of Collateral

- (h) The following domestic support obligations will be paid over the life of the plan as follows: (These payments will/will not be made simultaneously with payment of the secured debt and will/will not include interest at the rate of ____%. Interest can only be included if the plan is proposing to pay all claims in full.)

Name of Creditor	Payment Amount

- (i) The following unsecured claims are classified to be paid at 100%. These payments will/will not be made simultaneously with payment of the secured debt:
- (j) All other 11 U.S.C. § 507 priority claims, unless already listed under 2(g), will be paid in full over the life of the plan as funds become available in the order specified by law.
- (k) The debtor(s) will be the disbursing agent on the following debts:
- (l) Special Provisions: Pursuant to 11 USC 522 (f) and any other applicable statute all holders of liens other than long term debt, including but not limited to Capital One Auto Finance, HSBC, Bus Stop Financial Corp, Assignee Chase Bank USA NA, LVNV Funding LLC Assignee GE Capital, Old Navy, Portfolio Recovery Associates, LLC, Assignee of HSBC Bank of Nevada, NA, shall cancel said liens within 15 days following notification of debtor(s) discharge. DEBTOR REQUESTS A WAGE DEDUCTION ORDER THROUGH HIS EMPLOYER.
- (m) General unsecured creditors whose claims are duly proven and allowed will be paid (1) 0 % dividend or a prorate share of \$_____, whichever is greater; or (2) the debtor(s) will make payments for months and anticipates a dividend of %. Estimated payout is 60 months.

Date: 2/2/2011


 Debtor: _____

 Debtor: _____